

**UNITED STATES BANKRUPTCY COURT  
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:

Tova E. Cubert

Debtor(s)

Case No. 12-21877-TWD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

K. Michael Fitzgerald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/29/2012.
- 2) The plan was confirmed on 08/22/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2014.
- 5) The case was completed on 12/07/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$78,333.25.
- 10) Amount of unsecured claims discharged without payment: \$82,158.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor	\$206,889.00
Less amount refunded to debtor	\$635.07

<b>NET RECEIPTS:</b>	<b>\$206,253.93</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$181.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$10,035.17
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$10,216.17</b>
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Attorney fees paid and disclosed by debtor:	\$3,319.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
Accounts Receivable Inc	Unsecured	NA	NA	NA	0.00	0.00
Accounts Receivable, Inc.	Unsecured	8,606.77	26,951.03	26,951.03	0.00	0.00
Acetcorp	Unsecured	NA	NA	NA	0.00	0.00
Allied Credit/Alliance One	Unsecured	36.00	NA	NA	0.00	0.00
Allied Credit/Alliance One	Unsecured	75.00	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	11,124.00	0.00	7,961.42	74.76	0.00
American InfoSource LP	Unsecured	NA	NA	NA	0.00	0.00
Asset Acceptance LLC	Unsecured	1,122.00	0.00	1,123.58	10.55	0.00
Capital Management Services, LP	Unsecured	535.63	NA	NA	0.00	0.00
Capital Management Svcs LP	Unsecured	NA	NA	NA	0.00	0.00
Capital One	Unsecured	3,351.95	NA	NA	0.00	0.00
Chase	Unsecured	NA	NA	NA	0.00	0.00
Chase	Unsecured	NA	NA	NA	0.00	0.00
Chase	Unsecured	NA	NA	NA	0.00	0.00
CHASE	Unsecured	NA	NA	NA	0.00	0.00
Christina L Henry	Unsecured	NA	NA	NA	0.00	0.00
CREDIT INTERNATIONAL CORP	Unsecured	399.05	0.00	439.20	4.12	0.00
Department Stores NB/Bloomington	Unsecured	NA	NA	NA	0.00	0.00
Ditech Financial LLC	Secured	45,000.00	39,350.92	39,350.92	39,350.92	0.00
Ditech Financial LLC	Secured	0.00	0.00	0.00	0.00	0.00
Ditech Financial LLC	Secured	NA	176,100.73	82,345.30	82,345.30	0.00
GMAC Mortgage	Unsecured	NA	NA	NA	0.00	0.00
GMAC Mortgage LLC	Unsecured	NA	NA	NA	0.00	0.00
GMAC Mortgage, LLC	Unsecured	NA	NA	NA	0.00	0.00
Green Tree Servicing LLC	Unsecured	NA	NA	NA	0.00	0.00
Green Tree Servicing LLC	Unsecured	NA	NA	NA	0.00	0.00
Henry DeGraaff & McCormick	Unsecured	NA	NA	NA	0.00	0.00
Internal Revenue Service	Secured	44,185.33	0.00	44,185.33	44,185.33	5,285.22
Internal Revenue Service	Unsecured	16,518.23	0.00	5,706.26	53.58	0.00
Internal Revenue Service	Unsecured	0.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Unsecured	0.00	0.00	0.00	0.00	0.00
Internal Revenue Svc	Unsecured	NA	NA	NA	0.00	0.00
IRS	Unsecured	NA	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	NA	78,987.90	18,849.00	18,849.00	0.00
JP Morgan Chase Bank NA	Secured	0.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	0.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Secured	6,000.00	5,281.11	5,281.11	5,281.11	0.00
JPMorgan Chase Bank, N.A.	Unsecured	NA	NA	NA	0.00	0.00
K Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
K. Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
Lawrence J Holxman PS	Unsecured	NA	NA	NA	0.00	0.00
Lawrence J. Holxman, P.S.	Unsecured	NA	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	NA	NA	NA	0.00	0.00
Midland Credit Mgmt	Unsecured	NA	NA	NA	0.00	0.00
Midland Credit Mgmt Corp	Unsecured	NA	NA	NA	0.00	0.00
NCO Financial System Inc	Unsecured	711.00	0.00	711.17	6.68	0.00
NCO Financial System Inc	Unsecured	NA	0.00	1,335.11	12.54	0.00
Northwest Trustee Services	Unsecured	NA	NA	NA	0.00	0.00
PI TE DUNCAN LLP	OTHER	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC.	Unsecured	NA	NA	NA	0.00	0.00
Puget Sound Energy	Unsecured	NA	NA	NA	0.00	0.00
PUGET SOUND ENERGY	Unsecured	544.00	0.00	400.00	3.76	0.00
Puget Sound Energy	Unsecured	NA	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	0.00	1,602.26	15.05	0.00
Routh Crabtree Olsen PS	OTHER	0.00	NA	NA	0.00	0.00
Sinsheimer & Meltzer Inc PS	Unsecured	65,000.00	0.00	58,955.40	553.59	0.00
Sinsheimer & Meltzer PS	Unsecured	NA	NA	NA	0.00	0.00
Sinsheimer & Meltzer, Inc. P.S.	Unsecured	NA	NA	NA	0.00	0.00
Tony Smith	Unsecured	NA	NA	NA	0.00	0.00
Tova E Cubert	Unsecured	NA	NA	NA	0.00	0.00
US Trustee	Unsecured	NA	NA	NA	0.00	0.00
US Trustee	Unsecured	NA	NA	NA	0.00	0.00
USAA Federal Savings Bank	Unsecured	665.00	0.00	665.97	6.25	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$101,194.30	\$101,194.30	\$0.00
Mortgage Arrearage	\$44,632.03	\$44,632.03	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$71,136.36	\$44,185.33	\$5,285.22
<b>TOTAL SECURED:</b>	<b>\$216,962.69</b>	<b>\$190,011.66</b>	<b>\$5,285.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$78,900.37</b>	<b>\$740.88</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$10,216.17</u>	
Disbursements to Creditors	<u>\$196,037.76</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$206,253.93</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2018

By: /s/ K. Michael Fitzgerald

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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